UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

	Y	
CAROL KULIG)	No. Civ 1:13-cv-04715-PKC
on behalf of herself and all others similarly si	tuated)	
Plaintiff)	
)	
-v)	
MIDLAND FUNDING, LLC,)	
MIDLAND CREDIT MANAGEMENT, INC	C.)	
ENCORE CAPITAL GROUP, INC.)	
formerly MCM CAPITAL GROUP,	INC.)	
AMANDA PEREZ)	
Defendants)	
	V	

TABLE OF CONTENTS AND TABLE OF AUTHORITIES TO [DE 26] PLAINTIFF'S RESPONSE IN OPPOSITION TO DEFENDANTS' MEMORANDUM IN SUPPORT OF MOTION TO COMPEL ARBITRATION AND TO STAY TRIAL COURT PROCEEDINGS [DE 16]

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1. Defendants have the burden of demonstrating by competent evidence that there genuine issues of material facts regarding whether Plaintiff entered into a valid to arbitrate this dispute.				
II.			heir burden of demonstrating that Plaintiff agreed to arbitrate2	
	a.	purported arbitration competent witness	ubmit an authenticated cardmember agreement containing the on agreement and by admissible evidence tendered by a of assignment of Plaintiff's specific account.	
	b.	Fact questions rem Chase and MF, and	nain as to whether MCM is able to admit putative records of d those records create additional fact questions even if	
		indeed dem	o' own cases provide no support to the items at issue, and nonstrate the glaring evidentiary deficiencies in the case at	
		trustworthi	ons in Defendants' purported evidence are indicia of lack of ness and cast doubt as to whether Minford is a "competent	
			The tendered Cardmember agreement post-dates Ms. Kulig's use of the card	
			Conflicting documentation as to the date of the putative sales eement from Chase to MF12	
			Minford does not even purport to authenticate certain important ords	
		pro Car	Even assuming Minford was a "competent witness," Minford duces no business records from Chase that the tendered dmember Agreement governs Ms. Kulig's specific ount	
		Def	he Purchase Agreement may prevent MF and the other cendants from compelling arbitration but has been inexplicably itted	
		_	Unexplained redactions plus the insertion of an unsworn ement	

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III.	Whether the Defendants comes within the scope of the arbitration	
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Respectfully submitted,

/s/

Ahmad Keshavarz

THE LAW OFFICES OF AHMAD KESHAVARZ

New York State Bar Number: 4524260

The Law Office of Ahmad Keshavarz 16 Court St., 26th Floor Brooklyn, NY 11241-1026 Phone: (718) 522-7900

Fax: (877) 496-7809 (toll-free)

Email: ahmad@NewYorkConsumerAttorney.com

CERTIFICATE OF SERVICE

I hereby certify that on this, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the following:

MIDLAND FUNDING, LLC;
MIDLAND CREDIT MANAGEMENT, INC;
ENCORE CAPITAL GROUP, INC; and
AMANDA PEREZ
By and through their attorney of record
Charles P. Greenman;
Kevin P. Wallace;
Troutman & Sanders, LLP
The Chrysler Building
405 Lexington Avenue
New York, NY 10174

Date: Brooklyn, NY

September 26, 2013

/s

Ahmad Keshavarz Attorney for Plaintiff